In re:
Dean Maynard Boland
Debtor

Case No. 16-10250-jps Chapter 7

# **CERTIFICATE OF NOTICE**

District/off: 0647-1 User: admin Page 1 of 1 Date Rcvd: Jan 22, 2016 Form ID: 309A Total Noticed: 23

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jan 24, 2016.
                  +Dean Maynard Boland, 1440 Lewis Drive, Lakewood, OH 44107-4826
+Amanda Patterson, 1176 Columbia Purvis Road, Columbia, MS 39429-7216
+Bernadette Marshall, Esq., Marshall Law Firm Ltd., 1265 West 6th Stre
db
24126632
                                                                                    1265 West 6th Street, Suite 400,
24126628
                    Cleveland, OH 44113-1347
24126623
                   Charter One Bank,
                                           One Citizens Drive,
                                                                     Riverside, RI 02915-3000
                                          P.O. Box 7000, Providence, RI 02940-7000
ter Lora, 15717 Clifton Boulevard, Lakewood, OH 44107-2446
24126622
                  +Charter One Bank,
24126624
                                 c/o Peter Lora,
                  +Jane Doe,
24126633
                                 c/o Victoria Bloom, 10217 Unity Avenue, Cleveland, OH 44111-1269
                                         Inmate Number P47402,
24126626
                   John W. Forrest,
                                                                     Santa Rosa Correctional Facility,
                  5850 East Milton Road, Milton, FL 32583-7914
+Jonathan E. Rosenbaum, Esq., 230 Third Street
                                                        230 Third Street, Suite 101,
                                                                                             Elyria, OH 44035-5649
24126634
                  +Lisa A. Boland, 14604 Garfield Avenue, Lakewood, OH 44107-5927
24126618
                                        1440 Lewis Drive,
                                                                Lakewood, OH 44107-4826
24126620
                  +Nichole Boland,
                   Ohio Department of Taxation,
24126631
                                                       Attn: Bankruptcy Division,
                                                                                            P.O. Box 530,
                    Columbus, OH 43216-0530
                  +Patrick M. O'Connor, Esq.,
Clearwater, FL 33764-2768
24126630
                                                     O'Connor Law Firm, 2240 Belleair Road, Suite 115,
24126627
                  +Peter Lora,
                                   17506 Neff Road,
                                                          Cleveland, OH 44119-1968
                  +Robert A. Schuerger, Esq., 81 South Fifth Street, Suite 400, (+U.S. Bank Home Mortgage, P.O. Box 21948, Eagan, MN 55121-0948
24126635
                                                                                                Columbus, OH 43215-4323
24126636
                  +U.S. Bank Home Mortgage,
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: shobt@aol.com Jan 22 2016 21:16:34 Stephen D. Hobt, 1370 Ontario Street,
                   Suite 450, Cleveland, OH 44113-1744 EDI: QRABAUMGART.COM Jan 22 2016 21:03:00
                                                                          Richard A. Baumgart, Ohio Savings Bank,
tr
                    1801 East 9th Street, #1100,
                                                           Cleveland, OH 44114-3169
                  +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Jan 22 2016 21:17:03
ust
                                                                                                     Cynthia J. Thayer,
                                                                                 Suite 441,
                    US Department of Justice,
                                                      201 Superior Avenue,
                                                                                                Cleveland, OH 44114-1234
24126621
                   EDI: CAPITALONE.COM Jan 22 2016 21:03:00
                                                                         Capital One Bank,
                                                                                                P.O. Box 30281,
                    Salt Lake City, UT 84130-0281
24126625
                   E-mail/Text: cashiering-administrationservices@flagstar.com Jan 22 2016 21:18:49
                    Flagstar Bank FSB, 5151 Corporate Drive, Mail Stop E115-3, Troy, MI 48098-2639
EDI: WFFC.COM Jan 22 2016 21:03:00 Mattress Firm, P.O. Box 14517,
                  +EDI: WFFC.COM Jan 22 2016 21:03:00
                                                                                     P.O. Box 14517,
24126629
                    Des Moines, IA 50306-3517
                   EDI: WFNNB.COM Jan 22 2016 21:03:00
24126637
                                                                   WFNNB.
                                                                              Bankruptcy Department,
                                                                                                            P.O. Box 182125,
                    Columbus, OH 43218-2125
                                                                                                              TOTAL: 7
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
24126619*
                 +Lisa A. Boland,
                                       14604 Garfield Avenue,
                                                                     Lakewood, OH 44107-5927
                                                                                                              TOTALS: 0, * 1, ## 0
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
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I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner

shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2016 Signature: <u>/s/Joseph Speetjens</u>

USPS regulations require that automation-compatible mail display the correct ZIP.

# CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 22, 2016 at the address(es) listed below:

Richard A. Baumgart baumgart\_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com

Stephen D. Hobt on behalf of Debtor Dean Maynard Boland shobt@aol.com

TOTAL: 2

Information to identify the case:					
Debtor 1  Debtor 2 (Spouse, if filing)	Dean Maynard Boland	Social Security number or ITIN xxx-xx-6488  EIN  Social Security number or ITIN			
	First Name Middle Name Last Name  First Name Middle Name Last Name				
		EIN			
United States Bankruptcy Court Northern District of Ohio		Date case filed for chapter 7 1/20/16			
Case number:	16–10250–jps				

# Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

with the court.				
		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Dean Maynard Boland		
2.	All other names used in the last 8 years			
3.	Address	1440 Lewis Drive Lakewood, OH 44107		
4.	<b>Debtor's attorney</b> Name and address	Stephen D. Hobt 1370 Ontario Street Suite 450 Cleveland, OH 44113–1744	Contact phone (216) 771–4949 Email: shobt@aol.com	
5.	Bankruptcy trustee Name and address	Richard A. Baumgart Ohio Savings Bank 1801 East 9th Street #1100 Cleveland, OH 44114–3169	Contact phone (216) 696–6000  Email: <u>baumgart_trustee@dsb-law.com</u>	

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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### 6. Bankruptcy clerk's office

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://www.pacer.gov.www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>.

United States Bankruptcy Court Howard M. Metzenbaum U.S. Courthouse 201 Superior Avenue Cleveland, OH 44114–1235 Hours open 9:00 AM - 4:00 PM

Contact phone 216-615-4300

Date: 1/22/16

Location:

## 7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

# February 29, 2016 at 09:30 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

341 Meeting, H.M.M. US Courthouse, 201 Superior Ave, 6th Floor, Cleveland, OH 44114

\*\*\* Valid photo identification required \*\*\*
\*\*\* Proof of Social Security Number required \*\*\*

### 8. Presumption of abuse

If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.

The presumption of abuse does not arise.

#### 9. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

# File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:

### You must file a complaint:

- if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or
- if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).

### You must file a motion:

 if you assert that the discharge should be denied under § 727(a)(8) or (9).

# Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

Filing deadline: 4/29/16

### 10. Proof of claim

Please do not file a proof of claim unless you receive a notice to do so.

No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.

### 11. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

### 12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Official Form 309A (For Individuals or Joint Debtors) Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

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